PRODUCT INFORMATION SUMMARY GENERAL VERSION

Issuer Name	:	PT Bank Danamon Indonesia Tbk	**Product Type**	:	Structured Product
Product Name	:	Swap Linked Investment (SLI)	**Currencies**	:	Available in currencies in which accounts can be opened at Danamon
Product Description	:	Swap Linked Investment ("SLI") is a Bank product in the form of a Structured Product which is a combination of 2 (two) types of financial instruments in the form of a time deposit product and a foreign exchange swap (FX Swap) transaction, the return rate of which depends on the performance of FX as the underlying financial instrument. This product is an investment product that offers the potential for a higher rate of return than a regular time deposit with 100% protection on the principal value of the placement, if the product is held until maturity.			
Cost	:	• No placement cost for SLI. • For early termination, the Customer will be charged early termination fee for the Customer's early termination request and will not receive accrued interest and will be subject to a penalty to cover costs related to SLI transactions.			

MAIN FEATURES OF SWAP LINKED INVESTMENT

1. SLI products are suitable and can be offered to customers with a moderate risk profile or customers who have no experience in carrying out derivative transactions because SLI provides 100% protection against the principal value of the placement, as long as it is held until the maturity date and provides the potential for higher returns than regular Current Account/Savings and Time Deposit products.
2. The SLI product is suitable for customers who require short-term liquidity, as the maximum SLI placement period is only one year. Customers can align their short-term funding needs with the SLI placement period, as SLI is not recommended for liquidation before the maturity date.

BENEFIT

1. Flexible and relatively short placement period, starting from 1 (one) week to 1 (one) year.
2. The opportunity to earn higher returns than regular Time Deposit interest rates, by taking advantage of fluctuations in the financial markets.
3. It can be an investment alternative (asset diversification) for customers with a relatively short investment period.

RISKS

1. Feature Risk
   The risk of the SLI feature is the risk that arises if the Customer only receives 100% (one hundred percent) of the Principal Placement.
2. Liquidity Risk
   Liquidity risk is the risk that arises if a customer applies for early termination, where the investment value received by the customer may be less than the principal investment.
3. Market Risk
   Market risk is that the rate of return from this SLI product is highly dependent on the movement and performance of the exchange rate of the related currency pair and/or the interest rate or other underlying asset.
4. Credit Risk
   Not included in the Deposit Insurance Corporation (LPS) program.
5. Operational Risk
   This product cannot be used by customers with customer risk profile that is lower than product risk profile.
6. Other Risk
   - Risks caused by changes in Government policies.
   - SLI cannot be extended automatically (automatic roll-over) so each placement is a new placement.
   - SLI cannot be used as credit collateral (unless separately agreed based on Bank policy).

REQUIREMENTS AND PROCEDURES

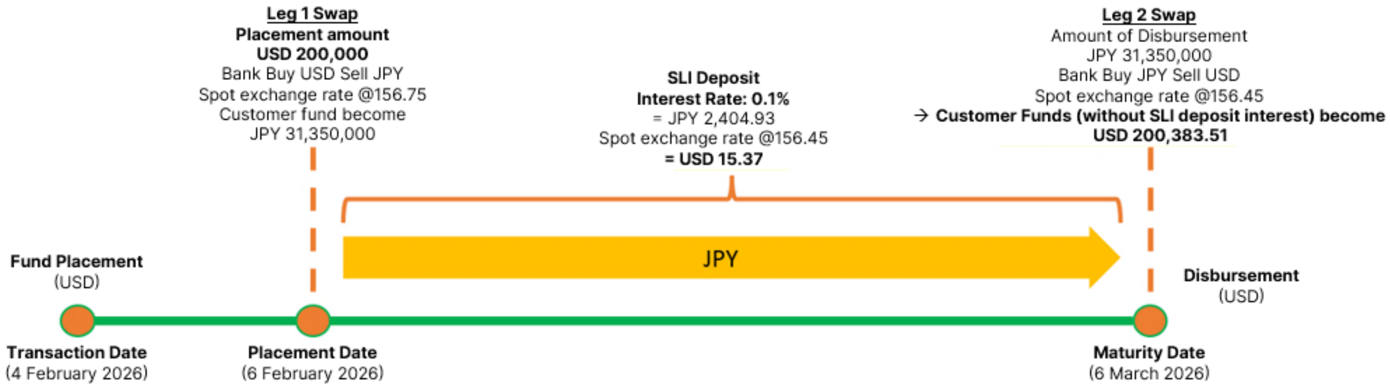
- Individual or Non-Individual Customers (Companies) who place SLI with the Bank according to the Customer classification in the SLI General Terms and Conditions.
- Customers meet directly with certified Bank officers as documented in the SLI Customer Receipt.
- Receive this Product and/or Service Information Summary (RIPLAY), Product Highlight Sheet, and Indicative Term Sheet, and receive an explanation of SLI including features, risks, terms and conditions of SLI placement.
- Customers fill out the Risk Profile Form and have a risk profile that matches the SLI product.
- Customer signs:
  - SLI Terms and Conditions
  - Product and/or Service Information Summary (RIPLAY) Personal Version
  - Structured Product Participation Declaration Form
  - SLI Customer Receipt
- Complete procedures and mechanisms regarding customer complaint services can be found on the Bank's official website which can be accessed at the following link: https://www.danamon.co.id/en/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah.

SIMULATION

Customer joins SLI with below details:

Transaction Date	: 4 Februari 2026
Placement Date	: 6 Februari 2026
Maturity Date	: 6 Maret 2026
Placement Tenor	: 28 hari
Currency Pair	: USD/JPY
Base Currency	: USD
Paired Currency	: JPY
Placement Amount	: USD 200,000.00
Leg 1 Exchange Rate	: 156.75
Amount in Paired Currency	: JPY 31,350,000.00
Leg 2 Exchange Rate	: 156.45

FX Swap Return	: 2.60% p.a. gross
Deposit Rate	: 0.10% p.a. gross
SLI Total Return	: 2.70% p.a. gross
Tax	: 20%



Customer Earnings:

- FX Swap Return + Deposit

  (Placement in USD x Spot Exchange Rate)
  = USD 200,000 x 156.75
  = JPY 31,350,000.00 → converted into USD with agreed exchange rate

  ((Customer fund in JPY + Deposit Rate JPY) : Agreed Exchange Rate)
  = (JPY 31,350,000.00 + JPY 2,404.93) : 156.45
  = USD 200,398.88

  (Total Final SLI Fund in USD - Initial SLI Fund in USD) – Tax 20%
  = (USD 200,398.88 - USD 200,000.00) – Tax 20%
  = USD 398.88 – Tax 20%
  = USD 319.10 net

ADDITIONAL INFORMATION

- Information on the latest market value can be seen at www.danamon.co.id.
- Bank Danamon will inform the Customer of any changes in benefits, costs, and risks through the Bank's available communication media. If the Customer does not agree with the changes, the Customer may submit a statement of objection to the Bank within 30 (thirty) Business Days from the date the notification of the changes is sent/announced through the Bank's available communication media. By the expiration of the above time, the Customer agrees that the Bank will assume that the Customer agrees to the changes.

DISCLAIMER (IMPORTANT TO READ)

1. The bank may reject your application for the Swap Linked Investment Product, if it does not meet the applicable terms and conditions.
2. You must carefully read this Swap Linked Investment Product Information Summary and have the right to ask Bank employees about all matters related to this Swap Linked Investment Product.
3. This Product Information Summary is prepared in Bahasa Indonesia and English. In the event of any differences in provisions or interpretation between Bahasa Indonesia and English versions, the Bahasa Indonesia version shall prevail.